
Report to: Audit & Scrutiny Committee

Date of Meeting: 11th December 2025

Subject: Corporate Risk Register

Report by: Senior Manager, Partnership & Transformation

1.0 Purpose

- 1.1. This report provides Committee with the 2025/26 Quarter 2 update on Clackmannanshire Council's Corporate Risk Register (Appendix A).

2.0 Recommendations

- 2.1. That Committee notes the report, commenting and challenging as appropriate.

3.0 Considerations

3.1. Purpose of Risk Management

- 3.1.1. The Council has set out key priorities in the Be the Future programme and Wellbeing Economy Local Outcomes Improvement Plan (LOIP) 2024-34. In order to ensure we achieve our goals, planning must also consider the challenges that may prevent or hinder progress. An effective risk management approach ensures that we are aware of such factors and, where appropriate, take mitigating action to ensure the success of initiatives.
- 3.1.2. The purpose of risk management is not to prevent activities from happening, but to ensure all relevant factors are taken into account in planning and implementation so that the best possible outcomes are realised. On a daily basis, Council services and staff deal with a wide variety of operational risks in relation to individuals, communities and internal processes. This must be complemented by a strategic view that considers short-, medium- and long-term implications, as well as (often complex) interdependencies.
- 3.1.3. The impact of a range of recent national and global issues on Council services and the local community has been significant, and risk management remains critical to ongoing planning. The hierarchy of registers from team, service, directorate and partnership up to the corporate register should ensure holistic oversight of significant issues that must be managed at each level. In relation to Civil Contingencies and Incident Management in particular, risk assessment is critical in supporting the Council to respond and manage service provision safely.

3.2. Corporate Risk Management Process

- 3.2.1. The corporate risk register is owned by the Senior Leadership Group, and the Strategic Director – Partnership & Performance is responsible for the corporate risk approach. All employees have responsibilities for managing risk, as do Elected Members in their remit of strategic planning, decision-making, resource allocation, scrutiny and challenge. The Council follows a systematic process, reporting corporate and service risks to Committee on a regular basis. The process is assessed via internal and external governance mechanisms, and peer-reviewed by other authorities and partners.
- 3.2.2. Each quarterly review involves ‘environmental scanning’ of information from internal and external sources to inform discussions with a range of individuals and groups. Issues are considered by the Corporate Risk & Integrity Forum (including risk owners and/or delegated officers) to:
- Review changes and developments in existing corporate and service risks;
 - Assess emerging externally-identified risks for potential local relevance;
 - Evaluate emerging internally-identified risks (Internal Audit/self-assessed); and
 - Consider significant risks, or those with cross-service implications, for escalation to the corporate level, or demotion if severity has reduced.
- 3.2.3. It is impossible to remove all risk from our operations as most functions have inherent risks, as do most changes. Moreover, not making changes would expose us to other risks, such as failing to comply with new legislation, develop our workforce/practices, or take advantage of new opportunities, collaborations and innovations. The aim, therefore, is not to be ‘risk averse’ but ‘risk aware’.

3.3. Current Risk Profile & Development Activity

- 3.3.1. Mitigation efforts continue across the range of risks, either to reduce the likelihood of them occurring or the impacts, which often relate to worsening external factors. In this review, the scores of 3 risks increased, mostly relating to resourcing and capacity to implement actions. In Governance, this is associated with vacancies in a number of key posts and compliance concerns. Defects in the Learning Estate, as well as capacity to rectify are also of concern. Compliance with the United Nations Convention on the Rights of the Child (UNCRC) has been revised following assessment of actions required to ensure full compliance.
- 3.3.2. The Risk Management Strategy delivery plan (presented to Committee in August) continues to be rolled out to enhance the organisation’s governance assurance and risk maturity level. This includes actions around training and engagement on risk and the Pentana performance management system. Work is ongoing to improve integration with other risk handling and governance mechanisms, including Internal Audit, the Annual Governance Statement, and Best Value audits.
- 3.3.3. Iterative improvements are also being made to the report to improve accessibility, alignment with the Risk Appetite Statement (also presented in August), and focus on mitigating actions to reduce risks. In this instance, artificial intelligence tools have been used to verify the grouping and ordering of existing risks, as well as for horizon scanning of potential emerging risks, for

review by the Corporate Risk & Integrity Forum. A more visual summary of the register is included, and risks are no longer presented by 'approach' but by category grouping to show the input, process and output relationships between risks, focusing again on targeted solutions.

4.0 Sustainability Implications

4.1. No direct sustainability implications arising from this report.

5.0 Resource Implications

5.1. *Financial Details - No direct financial implications arising from the report*

5.2. The full financial implications of the recommendations are set out in the report. This includes a reference to full life cycle costs where appropriate. Yes ☒

5.3. Finance have been consulted and have agreed the financial implications as set out in the report. Yes ☒

5.4. *Staffing – No direct staffing implications arising from this report.*

6.0 Exempt Reports

6.1. Is this report exempt? Yes ☐ (please detail the reasons for exemption below) No ☒

7.0 Declarations

The recommendations contained within this report support or implement our Corporate Priorities and Council Policies.

(1) Our Priorities

Clackmannanshire will be attractive to businesses & people and ensure fair opportunities for all ☒

Our families; children and young people will have the best possible start in life ☒

Women and girls will be confident and aspirational, and achieve their full potential ☒

Our communities will be resilient and empowered so that they can thrive and flourish ☒

(2) Council Policies

Complies with relevant Council Policies ☒

8.0 Impact Assessments

- 8.1 Have you attached the combined equalities impact assessment to ensure compliance with the public sector equality duty and fairer Scotland duty? (All EFSIAs also require to be published on the Council's website)

Yes ☐

- 8.2 If an impact assessment has not been undertaken you should explain why:

There are no direct impacts resulting from the contents of this report.

9.0 Legality

- 9.1 It has been confirmed that in adopting the recommendations contained in this report, the Council is acting within its legal powers. Yes ☒

10.0 Appendices

- 10.1 Please list any appendices attached to this report. If there are no appendices, please state "none".

Appendix A – Corporate Risk Register

11.0 Background Papers

- 11.1 Have you used other documents to compile your report? (All documents must be kept available by the author for public inspection for four years from the date of meeting at which the report is considered)

Yes ☐ (please list the documents below) No ☒

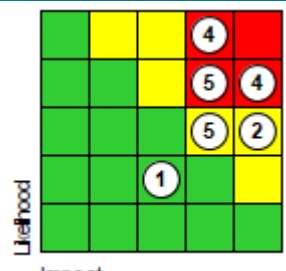
Author(s)

NAME	DESIGNATION	TEL NO / EXTENSION
Judi Richardson	Performance & Information Adviser	2105

Approved by







NAME	DESIGNATION	SIGNATURE
Cherie Jarvie	Senior Manager, Partnership & Transformation	
Chris Alliston	Strategic Director – Partnership & Performance	

Appendix A - Corporate Risk Register

Summary of Changes	Score Distribution
<p>At the end of quarter 2, 2025/26 there are 21 risks on the corporate register.</p> <p>Status</p> <ul style="list-style-type: none"> • 13 risks are red (increase from 11 at the end of quarter 1) • 7 risks are amber (same as previous report) • 1 risk is green (decrease from 3 - green often demoted for scrutiny via other registers) <p>Approach</p> <ul style="list-style-type: none"> • 15 risks are being Treated (same as previous) • 5 risks must be Tolerated (same as previous) • 1 risk will be Transferred from the register (due to partial duplication of another risk) <p>Change in Scores Since Last Review</p> <ul style="list-style-type: none"> • 3 risks have increased as shown below (details in risk summaries) • 17 risks remain the same (including the one being Removed) • 1 New risk has been added (highlighted via Risk Forum discussions) 	 <p>(Abbreviations in the list below are expanded in risk details further through the report. Shading in 'code' column indicates category grouping, explained in the following pages.)</p>

Code	Risk Title	Score	Status	Approach	Change
COU CRR 008	Insufficient Financial Resilience	20		Treat	
COU CRR 033	Major Governance Failure	20		Treat	
COU CRR 055	Lack of Affordable & Suitable Housing Supply	20		Treat	
COU CRR 057	Worsening Health Inequalities	20		Treat	
COU CRR 012	Health & Safety Breach	20		Treat	
COU CRR 059	Harm to Staff Through Violence & Aggression	20		Treat	N
COU CRR 046	IT System/Cyber Security Failure	20		Treat	
COU CRR 050	Supply Chain & Labour Market Disruption	20		Tolerate	
COU CRR 056	Increasing Levels of Poverty	16		Treat	
COU CRR 047	Inadequate Workforce Planning	16		Treat	
COU CRR 058	Inability to Meet Increased Social Care Demand	16		Transfer	R
COU CRR 053	School Estate Condition Disrupts Education Provision	16		Treat	
COU CRR 009	Information Not Managed Effectively	16		Treat	
COU CRR 049	Continued Contribution to Climate Change	15		Treat	
COU CRR 040	Failure of Public Utility Supply	15		Tolerate	
COU CRR 034	Insufficient Pace & Scale of Organisational Transformation	12		Treat	
COU CRR 054	Limited Assurance Around Management of RAAC	12		Treat	
COU CRR 031	Failure to Prepare for Severe Weather Events	12		Tolerate	
COU CRR 022	Public Health Emergency	12		Tolerate	
COU CRR 052	Failure to Comply with UNCRC	12		Treat	
COU CRR 023	Industrial Unrest	6		Tolerate	

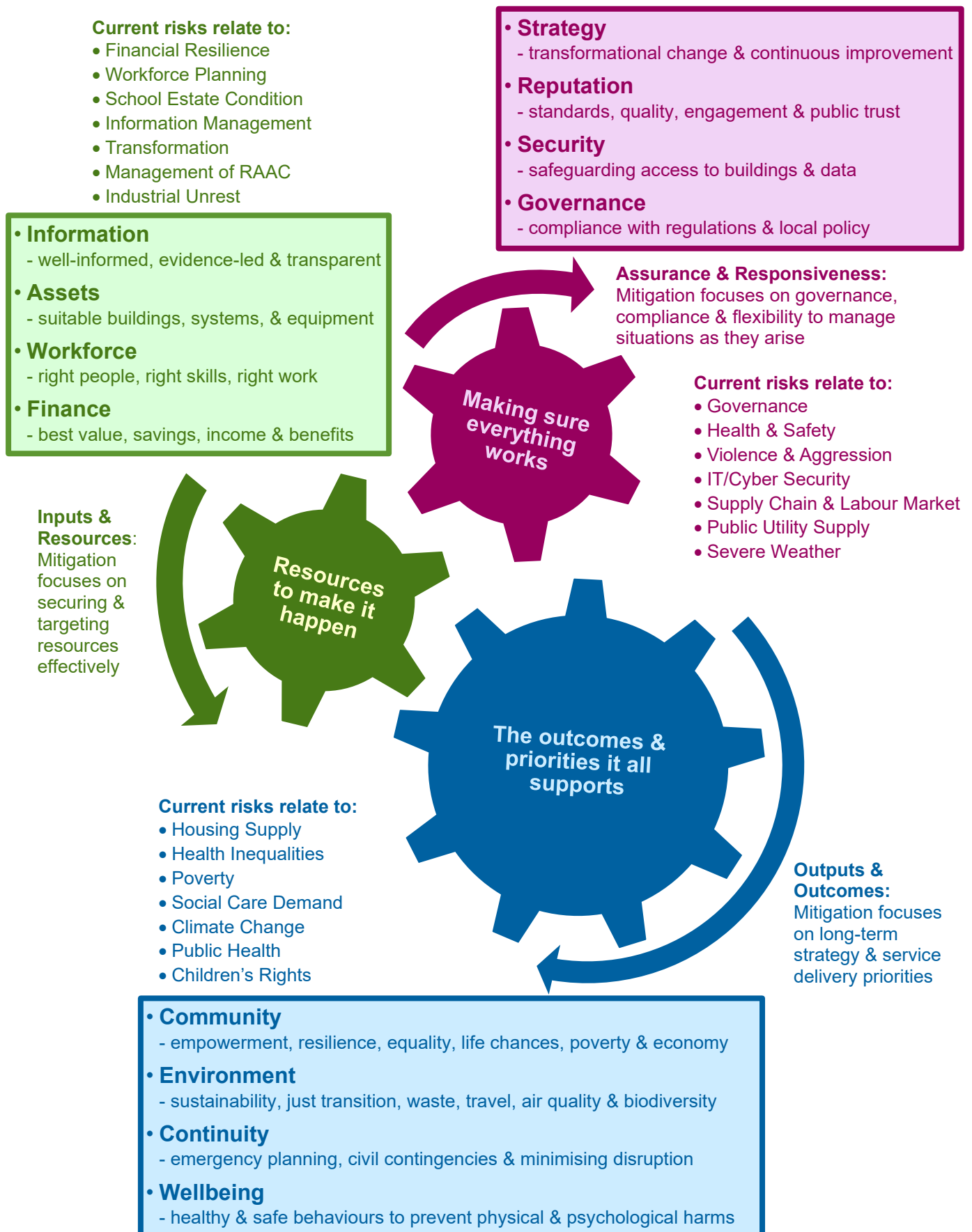
Risk Register Guidance

Purpose	Risk is key to planning, and involves thinking about what might get in our way and stop us achieving our goals. We all do this every day, probably without thinking about it – checking for cars to cross a road safely, or watching the weather forecast and taking an umbrella.																								
Aims	Reports consider what’s likely, but also the worst possible results. We think about how to prevent them or how we’ll react if they do happen. Predicting the future can’t be exact, but we need to show that we’ve thought it through, checked the facts, and are aware of the current situation.																								
Summary	What’s changed since the last report and totals for some key factors below (the current profile).																								
Scores	We use guidance to score how likely the risk is to occur and possible results. These go from 1 to 5, and are multiplied to give overall severity. If it’s very likely, with serious impacts, it’s 5 x 5 = 25.																								
Status	Scores are grouped to give the status:  green, low risk (9 or less),  amber, medium risk (10-15), or  red, high risk (16 or more). This highlights major issues that need dealt with as a priority.																								
Change	Whether the score’s gone up  , down  , or stayed the same  since last time. Ideally, they’ll go down, but there’s often issues we can’t control so, even if we’ve taken action, it might still increase.																								
Approach	If we’re doing something to prevent the risk or plan what we’ll do if it happens, the approach is ‘Treat’. If we can’t prevent it, or already have plans, it’s ‘Tolerate’ (with ongoing checks that plans still make sense). ‘Transfer’ (pass to someone else) and ‘Terminate’ (stop the risky activity), are less common due to laws about Council responsibilities and services we must provide.																								
Lead Officer	The person with overall responsibility for dealing with the risk and providing updates.																								
Title	The issue we’re worried about – very negative but may never occur because of actions we’ll take.																								
Risk	More detail about what might cause the risk, and the event we need to prevent or react to.																								
Impact	The worst possible results on the Council or local communities, considering the categories below.																								
Notes	An update on the current situation, progress with actions, and any data that tells us how likely the risk is to occur, the timing, or the impacts (so that assessments are based on facts, not guesswork).																								
Controls	Things already in place to prevent the risk, or plans for how we’ll respond. These make the risk less likely or the impact less severe, so we think about these when setting the current score.																								
Actions	Things we’re doing just now, or in the future, to reduce the risk more. We think about these when setting the target score to show how the actions will improve our position once complete.																								
Categories	<div>Areas the Council must manage to ensure things go smoothly (groups explained on the next page).</div> <table><tr><td>Assets</td><td>Buildings, computer systems and other equipment needed to run our services.</td></tr><tr><td>Community</td><td>Helping people to stay strong and happy, and looking after them in difficult times.</td></tr><tr><td>Continuity</td><td>Making sure the services people rely on keep running without disruption.</td></tr><tr><td>Environment</td><td>Looking after the planet, animals and plants, and reducing pollution and waste.</td></tr><tr><td>Finance</td><td>The money we have to run services and keep doing all the other things on this list.</td></tr><tr><td>Governance</td><td>Obeying the law and other rules about behaving responsibly and fairly.</td></tr><tr><td>Information</td><td>Learning from facts and data we trust, and being honest about how things are going.</td></tr><tr><td>Reputation</td><td>How other people see us, and how happy they are with how we do things.</td></tr><tr><td>Security</td><td>Making sure only the right people get into buildings/systems, and use them properly.</td></tr><tr><td>Strategy</td><td>What we’ll do and changes we’ll make so that services work better for everyone.</td></tr><tr><td>Wellbeing</td><td>Keeping people safe and healthy so they’re not hurt in accidents or by other people.</td></tr><tr><td>Workforce</td><td>The staff and skills we need to do all of the above to a high standard.</td></tr></table>	Assets	Buildings, computer systems and other equipment needed to run our services.	Community	Helping people to stay strong and happy, and looking after them in difficult times.	Continuity	Making sure the services people rely on keep running without disruption.	Environment	Looking after the planet, animals and plants, and reducing pollution and waste.	Finance	The money we have to run services and keep doing all the other things on this list.	Governance	Obeying the law and other rules about behaving responsibly and fairly.	Information	Learning from facts and data we trust, and being honest about how things are going.	Reputation	How other people see us, and how happy they are with how we do things.	Security	Making sure only the right people get into buildings/systems, and use them properly.	Strategy	What we’ll do and changes we’ll make so that services work better for everyone.	Wellbeing	Keeping people safe and healthy so they’re not hurt in accidents or by other people.	Workforce	The staff and skills we need to do all of the above to a high standard.
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Workforce	The staff and skills we need to do all of the above to a high standard.																								
Outcomes	The Council’s key priorities, duties and areas where we want to improve things for local people.																								

Local Outcomes Improvement Plan	Transformation plan (Be the Future)	Best Value Duties
Wellbeing	i Digital & Data Transformation	1 Balancing the quality of services with cost
1.1 Physical & Mental Health	ii Asset Strategy	2 Ensuring services are sustainable
1.2 Outcomes for Young People	iii Sustainable Transport	3 Promoting equality & diversity
1.3 Poverty	iv Communication & Engagement Model	4 Being accountable & transparent
Economy & Skills	v Tackling Poverty	5 Engaging with local communities
2.1 Labour Market & Fair Work	vi Investment Strategy	
2.2 Economic Opportunities	vii Workforce Strategy	
Places	viii Value-based Leadership/Culture Change	
3.1 Sustainable Places	ix Collaborative Community Models	
3.2 Environmental Sustainability	x Place Redesign	



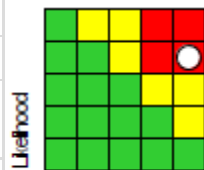

Summary of Corporate Risks by Category Grouping



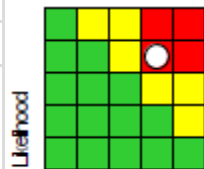

While risks may originate in one category, the focus here is not on causes but solutions, which may lie elsewhere. Please also note that the shading here does not indicate the status of risks.



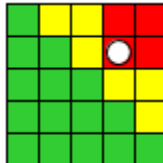




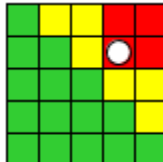
1. Inputs & Resources



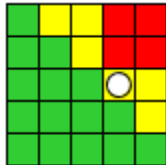
(Mitigation focuses on securing & targeting resources effectively)



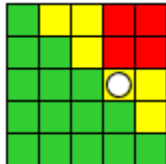
		Insufficient Financial Resilience	Outcome	BV 1.	Balancing the quality of services with cost			
Lead	Senior Manager Finance & Revenues		Categories	Finance, Assets, Strategy		Approach	Treat	
Risk	The Council does not have a balanced budget to meet essential service demands, customer needs, or external agendas, or sufficient resilience to reduce the budget gap for future years.							
Potential Impact	Reputational and legal implications and severe, extended loss of service provision. Possibility of Alliance, Health & Social Care and other partners also experiencing budget pressures contributes to potential impact, given the interdependencies.							
Note	The budget for 2025/26 was approved in February reflecting a balanced position and including savings to be achieved during the year. Due to the use of reserves and cash savings to balance the 25/26 budget, the budget gap for 26/27 has been estimated at £7m. The budget gap is also subject to the settlement funding from Scottish Government which will be known towards the end of the year. Target is set based on gap projections for next 5 years.					This Review	17-Sep-2025	
						Last Change	26-Jul-2024	25
						Target	31-Mar-2029	15
Related Actions	Audit of 2024/25 Accounts by Audit Scotland				COU EXA 245	Existing Controls	Budget Strategy & Monitoring	
	Use the agreed strategic change framework & design principles to implement organisational redesign				EXA BVA 1A0		Contract Standing Orders	
	Balance savings drive with need for officer time & skills to support change & use of external assistance				EXA BVA 4F0		Financial Regulations	



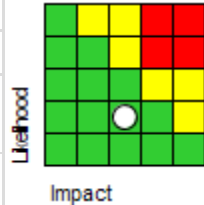
		Inadequate Workforce Planning	Outcome	BtF vii.	Workforce Strategy			
Lead	Strategic Director - Partnership & Performance		Categories	Workforce, Strategy		Approach	Treat	
Risk	Due to lack of workforce planning the Council fails to ensure sufficient capacity/resource to deliver key Council service or fails to adequately develop its workforce to ensure that skills, knowledge and structures are appropriate, sustainable financially viable and compatible with our corporate vision.							
Potential Impact	Reduction in sustainable staffing levels and loss of knowledge (such as those identified as single points of dependency, including statutory officers), leading to inability to delivery key functions and lack of adequate professional advice to Council Officers/Elected Members.							
Note	Failure to implement sufficient or proper workforce planning controls (at both service and strategic level) risks loss of key staff from posts identified as single points of dependency, failure to address the challenges of an ageing workforce, and failure to upskill current staff to meet current / future demands. Development of a new Strategic Workforce Plan is linked to the Council's Target Operating Model (which is essential to providing a consistent and clear strategic thread for workforce development / planning - as such, this workforce plan cannot be drafted in full until further developments with the TOM are made, thereby highlighting the risks noted above.					This Review	30-Sep-2025	
						Last Change	18-Dec-2024	12
						Target	30-Sep-2026	12
Related Actions	Develop & implement the strategic workforce plan 2022-25				CRR P&P HR4	Existing Controls	Strategic Workforce Plan	

 	School Estate Condition Disrupts Education Provision	Outcome	WELOIP 1.2	Wellbeing - Outcomes for Young People		 Likelihood Impact	
Lead	Strategic Director - Place	Categories	Assets, Finance, Wellbeing		Approach		Treat
Risk	Failure to adequately invest in the school estate results in degradation in the condition of establishments below acceptable standards for continuation of service delivery, requiring displacement into alternative accommodation						
Potential Impact	Health & Safety implications, unusable assets, disruption to learning & attainment, workforce & financial capacity to manage transport & temporary accommodation, reputational & legal implications relating to provision of statutory function						
Note	Five priority primary schools to be refurbished. To minimise disruption work will be scheduled for out of hours/weekends/holidays. We anticipate works starting Jan-2026 with planned completion currently expected by Apr-2027. Project management resource within the Property team is limited and presents further risks to completion of works. The scope of work is extensive and there has recently been a default in our Primary and Early Learning Estate, resulting in a near miss and an incident. As a result, the service has instructed a series of structural roof surveys of our Primary and Early Years estate. This will likely identify further potential defaults which will require to be addressed. Until this information is received the risk remains high.				This Review		14-Oct-2025
					Last Change	14-Oct-2025	12
					Target	31-Mar-2026	12
Related Actions	Seek Council approval to focus investment on the identified schools (graded as “Poor”)			CRR PLC PT1	Existing Controls	Property Asset Management Strategy	
	Carry out options appraisal on the full learning estate			CRR PLC PT2		Condition Surveys (Hollis Report)	

		Information Not Managed Effectively	Outcome	BV 4.	Being accountable and transparent			 Likelihood Impact	
Lead	Senior Manager - Legal & Governance		Categories	Information, Security, Strategy		Approach	Treat		
Risk	Information is not protected, managed or used effectively due to lack of compliance with information sharing, data protection, records management or IT principles/protocols, potentially leading to data breaches, inefficiency/duplication and strategic/performance management decisions based on poor quality/inaccurate business intelligence.								
Potential Impact	Legal/reputational/financial implications from breaches (regulators being the ICO and SIC can impose monetary penalties and enforcement notices), inefficiencies costing time/money, non-completion of (possibly statutory) duties. Loss of productivity, impacting morale, or misinformed decision-making if information not available/used.								
Note	Records management plan is accepted by Keeper of Records for Scotland. To be rolled out over next 6 months to all services. Scottish Information Commissioner next review due end September. Work continues around opportunities from MS365. Review of data sharing / processing agreements are well underway with the Council's data protection solicitor. FOI handling improving but continued effort is still required by all directorates. Guidance documents are being updated and policies for FOI and EIR being prepared, and completion rates for mandatory FOI training are improving. Target date is based on estimated implementation of action plan by a small team (who will also need to deliver an election within that period), and success is dependent on engagement by all staff.						This Review	04-Sep-2025	16
							Last Change	09-Jun-2022	12
							Target	31-Dec-2026	12
Related Actions	Data Protection & Freedom of Information training as part of 25/26 mandatory corporate programme				CRR COU MT1	Existing Controls	Data Sharing Agreements		
	Develop & deliver the Council's Digital Transformation Strategy				CRR P&P IT1		GDPR Guidance & Training		
	Actions from Scottish Information Commissioner letter on 06-Dec-24 regarding Freedom of Information intervention				P&P L&G SIC				



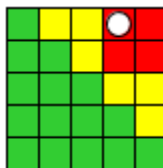
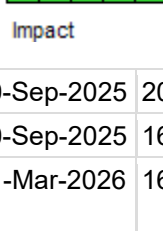
		Insufficient Pace & Scale of Organisational Transformation	Outcome	BV 2.	Ensuring services are sustainable	 Livelood Impact	
Lead	Chief Executive	Categories	Strategy	Approach	Treat		
Risk	The Council fails to proactively drive the fundamental redesign of services and organisational planning/development with the speed required to address the funding gap due to ineffective change management.						
Potential Impact	Failure to maintain the required level of provision for statutory services. The corporate business improvement programme does not establish sustainable service delivery and a sustainable cost base for the future.						
Note	Benefits realisation framework and approach were agreed by Council. Key measures (qualitive & quantitative) have been agreed at project level. Work underway on measures for outcomes of programme overall. This will be key to track Council investment and the impact this has delivered. In parallel a new Communications and Engagement strategy is being developed to transform the Council's approach to internal and external engagement and participation as well as developing a transformed capacity and approach re engagement and participation. This piece of work to develop the strategy and implementation plan will conclude by the end of October. Resource and capacity with the organisation is a risk Council wide. However there is additional resource assigned to the Transformation and Capital programme which should mitigate some of this risk. No further changes at this time.				This Review	17-Sep-2025	12
					Last Change	23-Jul-2025	8
					Target	31-Mar-2026	8
Related Actions	Be the Future Transformation Programme			COU TRN	Existing Controls	Be the Future Board	
						Digital, IT & Security Programme Board	



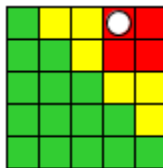
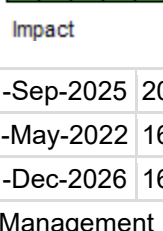
		Limited Assurance Around Management of RAAC	Outcome	WELOIP 3.1	Places - Sustainable Places	 Livelood Impact	
Lead	Strategic Director - Place	Categories	Assets, Community, Reputation	Approach	Treat		
Risk	Potential deterioration of buildings with RAAC (Reinforced Autoclaved Aerated Concrete) into unsafe structures, requiring options appraisal that addresses both strategic implications (financial, assets and duty of care for residents), and the needs of individuals directly affected by uncertainty and other personal impacts, including financial						
Potential Impact	Domestic properties become uninhabitable, increasing voids & pressure demand on housing/homelessness services, with affordable housing already in high demand & short supply (see separate Housing Supply risk). Unbudgeted financial cost to housing services, community impacts and reputational damage through activism & negative media publicity.						
Note	We continue the 'maintain and monitor' regime where Structural Engineers carry out 6 monthly surveys of the closes in occupied blocks. Staff also check these blocks and perimeters of vacant blocks on a week to 10 day basis. We have instructed for valuations be carried out of private properties in vacant blocks and have obtained costs from the contractor and provided to owners. This has allowed owners to seek advice and we await a formal decision from a few remaining owners, however owners are also exploring a potentially innovative owner-led solution. We now have information from the Structural Engineer in reference to extensive assessments in tenanted blocks and discussions are ongoing to move this forward.				This Review	13-Nov-2025	12
					Last Change	20-Nov-2023	N
					Target	31-Mar-2026	8
Related Actions	Focused resource to manage RAAC survey programme, communications and resident support actions			PLC DRR 003	Existing Controls	RAAC Survey Programme	
						Scottish Government RAAC Cross-sector Working Group	
	Housing service leads part of Scottish Government RAAC Cross Sector Working Group			PLC DRR 004		Housing Needs & Demand Assessment	

		Industrial Unrest	Outcome	BtF vii.	Workforce Strategy			
Lead	Chief Executive	Categories	Workforce, Continuity		Approach		Tolerate	
Risk	Industrial action by Council staff, partners or suppliers arises, normally in relation to local or national budget-related changes to terms and conditions, or restructuring.							
Potential Impact	Immediate effects on service delivery & those dependent on services, with financial and reputational damage, and residual impact on staff morale & productivity. In case of partners/suppliers may have to support or reduce activity/service delivery.							
Note	A 2 year pay settlement has been agreed and ballots withdrawn by Trade Unions. With no need for pay negotiations for 25/26 this also decreases the risk of imminent industrial unrest. This risk will be reviewed in line with any budget discussions for 26/27.					This Review	30-Sep-2025	6
						Last Change	23-Jul-2025	9
						Target	31-Mar-2026	3
Related Actions	Ongoing strengthening of controls (further detail will be provided on actions for 'tolerate' risks in future)				CRR COU TOL	Existing Controls	Business Continuity Plans	
							Trade Union Communications Protocol	
							Forth Valley Local Resilience Partnership	

2. Assurance & Responsiveness


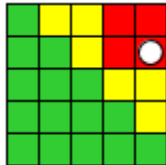
(Mitigation focuses on governance, compliance & flexibility to manage situations as they arise)



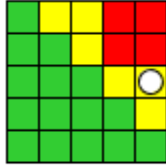
		Major Governance Failure	Outcome	BV 4.	Being accountable and transparent				
Lead	Strategic Director - Partnership & Performance		Categories	Governance, Reputation		Approach	Treat	<div>Likelihood</div>  <div>Impact</div>	
Risk	A significant failure of compliance with statutory duties through non-adherence to and/or lack of awareness or understanding of law, contract standing orders, scheme of delegation or financial regulations.								
Potential Impact	Significant reputational damage, injury or loss of life, legal action, financial loss or disruption to service delivery and challenge by third parties. Staffing changes and re-design reaffirm need to closely monitor & manage compliance with statutory requirements & good practice.								
Note	The Corporate Risk & Integrity Forum discuss governance & compliance mitigations on a quarterly basis and the agreed Internal Audit plan provides structure to raise risks in respect of requirements. Training is a high ongoing priority, with a targeted programme of sessions delivered to officers, senior managers and elected members throughout the year. Despite this, concerns remain regarding breach of governance and the law, particularly in light of current capacity and workforce issues within certain Council services, and the lack of supervision due to vacancies in strategic management roles, hence the increase in risk score.					This Review	30-Sep-2025		20
							Last Change	30-Sep-2025	16
							Target	31-Mar-2026	16
Related Actions	Annual Internal Audit & Fraud Programme				COU IAF	Existing Controls	Scheme of Delegation		
	Governance improvement actions across all services				CRR P&P LG1		Governance & Audit Processes		
	Addition of Governance to annual mandatory training suite				CRR P&P LG3		Committee Structures & Remits		



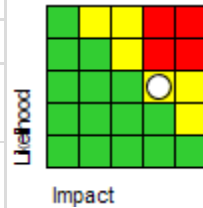
		Health & Safety Breach	Outcome	WELOIP 1.1	Wellbeing - Physical & Mental Health				
Lead	Chief Executive		Categories	Wellbeing, Workforce, Community		Approach	Treat	<div>Likelihood</div>  <div>Impact</div>	
Risk	Incident or statutory breach results in injury or death of staff member or customer due to lack of awareness or non-compliance with policies and procedures. Incidents may also arise from third parties actions, outwith Council control.								
Potential Impact	The effects on individuals and their families, financial penalties (including Health & Safety Executive intervention fees), criminal proceedings, adverse publicity, increased insurance or damage to Council assets.								
Note	Progress is being made on ensuring that the basic foundations are in place, but we are still experiencing pockets where there is a fundamental lack of understanding of manager responsibilities which leaves the risk as high. Work on Health, Safety & Wellbeing Strategy 2025-28 in progress.					This Review	11-Sep-2025		20
							Last Change	24-May-2022	16
							Target	31-Dec-2026	16
Related Actions	Revised Health & Safety Strategy & Actions Plan				CRR P&P HR1	Existing Controls	Health & Safety Management System		
	Governance improvement actions across all services				CRR P&P LG1		Health & Safety Corporate Training Programme		

		Harm to Staff Through Violence & Aggression	Outcome	WELOIP 1.1	Wellbeing - Physical & Mental Health			<div></div> <div>Likelihood</div> <div>Impact</div>		
Lead	Chief Executive	Categories	Workforce, Wellbeing, Governance	Approach	Treat					
Risk	Incidents of violence and aggression towards Council staff result in serious injury and high levels of mental ill-health. Incidents come from a variety of service users and general members of the public.									
Potential Impact	Potential for fatalities and significant ongoing psychological harm, affecting individuals and families. High levels of staff absence, affecting minimum staffing, potential continuity disruption and achievement of service and corporate objectives. Potential for property damage and/or legal action, with associated financial and reputational impacts.									
Note	A notable increase in incidents, near misses and sickness absence relating to stress is evident. Increased incidents and near misses, is partly due to a heightened focus on recording a reporting. We take a trauma-informed approach where we understand many causes of threatening behaviour, however ,it is unacceptable for staff to feel exposure to this risk is 'part of the job'. Work is required to ensure all staff are protected, along with continuity of service delivery to ensure the achievement of outcomes. Targeted training (incorporating external guidance) is initially being rolled out to the Health & Social Care Partnership and Social Services, to then extend wider, alongside process review to ensure staff are monitored and supported to manage and de-escalate situations as they arise.						This Review	30-Sep-2025	20	
							Last Change	30-Sep-2025	N	
							Target	31-Mar-2027	16	
Related Actions	Review compliance with newly published Scottish Government guidance on violence & aggression				CRR P&P HR6	Existing Controls	Potentially Violent Persons Register			
	Roll out violence & aggression training programme, initially targeting the most vulnerable services				CRR P&P HR7		Mental Health & Wellbeing Policy			
	Ensure measures in place to protect staff via lone working and PVP processes				CRR P&P HR8		Personal Safety Policy			

		IT System/Cyber Security Failure	Outcome	BtF i.	Digital & Data Transformation			<div></div> <div>Likelihood</div> <div>Impact</div>		
Lead	Senior Manager Partnership & Transformation	Categories	Information, Security	Approach	Treat					
Risk	Full or partial loss of network/hardware/software/telecoms technologies (temporary or prolonged) due to cyber attack/other emergency, failure to manage maintenance/backups/suppliers/contracts, or lack of investment in systems/staff/training (i.e. failure of IT services to uphold priorities of Confidentiality, Integrity and Availability).									
Potential Impact	Financial impact from loss of productivity, service disruption (inc. statutory/vulnerable groups), inability to communicate, harm to staff/customers (access to records/Potentially Violent Persons register) & legal/regulatory/reputational implications.									
Note	A number of recent global issues and cyber incidents means this remains a high risk. Work is ongoing to raise awareness across the workforce of cyber risks and mitigations. The Council is also investing in ICT infrastructure and security as part of its Digital Transformation Strategy & roadmap. This will introduce security policies and tools, cloud hosted services, retire/replace legacy systems, invest in modern technology to support delivery, future ways of working & Digital Transformation ambitions. Implementation of MS365 is well underway and already improving resilience, stability and security of systems.						This Review	14-Nov-2025	20	
							Last Change	11-Sep-2023	15	
							Target	31-Mar-2026	15	
Related Actions	Develop & deliver the Council's Digital Transformation Strategy				CRR P&P IT1	Existing Controls	Business Continuity Plans			
	Complete actions from IT Asset Management Plan				CRR P&P IT2		Service Level Agreements & Contracts			



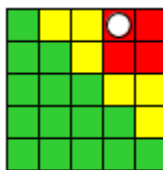
		Supply Chain & Labour Market Disruption	Outcome	WELOIP 2.1	Economy & Skills - Labour Market & Fair Work			 Likelihood Impact	
Lead	Chief Executive		Categories	Continuity, Finance, Workforce		Approach	Tolerate		
Risk	Disruption to UK supply chains & labour markets as a result of EU withdrawal, increasing costs & delays in sourcing goods (particularly in construction), already materialising and could continue for an extended period or escalate								
Potential Impact	The Council could fail to recruit or retain staff with the required knowledge & experience, and/or be subject to direct or third-party impacts if suppliers are unable to source goods/materials or staff to fulfil contractual obligations								
Note	Impact and Likelihood remain unchanged. Ongoing pressures on supply chain impacted by Supply issues due to overseas conflicts affecting in particularly food inflation also availability of Skilled staff with key suppliers. Brexit still impacting plus recruitment difficulties particularly for key roles internally and the availability of skilled staff internally. The increase in National Insurance Contributions for employers and the increase in National Living Wage, announced in the UK budget, will increase employment costs for suppliers delivering public services, creating financial sustainability concerns and supplier failure						This Review	02-Sep-2025	20
							Last Change	20-Oct-2021	N
							Target	31-Mar-2026	15
Related Actions	Ongoing strengthening of controls (further detail will be provided on actions for 'tolerate' risks in future)				CRR COU TOL	Existing Controls	Service Level Agreements & Contracts		
							Recruitment & Retention Policy		
							Procurement Processes & Procedures		



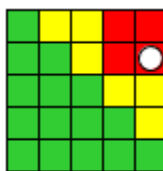
		Failure of Public Utility Supply	Outcome	BtF 2.	Empowering Families & Communities			 Likelihood Impact	
Lead	Strategic Director - Partnership & Performance		Categories	Continuity, Community, Wellbeing		Approach	Tolerate		
Risk	Sustained loss of gas, electricity, water and communications over a significant area due to failure of a provider's infrastructure as a result of a local or national event.								
Potential Impact	Fatality, injury or health risk, requirement to evacuate & find alternative accommodation, including for vulnerable people. Disruption to businesses, with potentially large costs, and impact on contact with health, care and emergency services.								
Note	No change, awaiting further UKG and SG guidance						This Review	26-Aug-2025	15
							Last Change	14-Mar-2023	20
							Target	31-Mar-2026	12
Related Actions	Ongoing strengthening of controls (further detail will be provided on actions for 'tolerate' risks in future)				CRR COU TOL	Existing Controls	Business Continuity Plans		
							Major Incident Procedures		
							Emergency Response Plan		



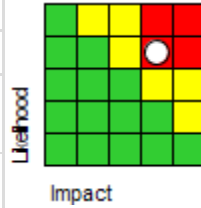
		Failure to Prepare for Severe Weather Events	Outcome	WELOIP 3.1	Places - Sustainable Places			
Lead	Strategic Director - Place		Categories	Environment, Continuity, Wellbeing	Approach		Tolerate	
Risk	Inability to respond to severe weather events due to lack of appropriate planning & equipment (e.g. 4x4 vehicles). Most likely flooding from rain/coastal surge, winter weather or heatwave (increasing frequency & severity due to climate change).							
Potential Impact	Widespread community dislocation (including possible risk to life), damage to property, businesses, roads & utility infrastructure (inc. telecoms & power), or inability of staff to get to workplace. Impact on delivery, reputation & finances, and increased workload in numerous services to support communities, including clearing roads and core paths (e.g. from fallen trees & other debris).							
Note	No change based on the ongoing uncertainty of Scottish Weather						This Review	26-Aug-2025
						Last Change	30-May-2013	15
						Target	31-Mar-2026	9
Related Actions	Ongoing strengthening of controls (further detail will be provided on actions for 'tolerate' risks in future)				CRR COU TOL	Existing Controls	Business Continuity Plans	
							Winter & Flood Management Plan	
							Forth Valley Local Resilience Partnership	



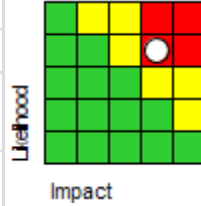
3. Outputs & Outcomes




(Mitigation focuses on long-term strategy & service delivery priorities)



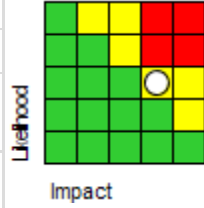
		Lack of Affordable & Suitable Housing Supply	Outcome	WELOIP 3.1	Places - Sustainable Places	 Likelihood Impact			
Lead	Senior Manager - Housing		Categories	Community, Finance, Governance		Approach	Treat		
Risk	Increasing demand for mainstream, homeless and care leaver accommodation and decelerating new build programmes mean demand is outstripping supply, resulting in unmet housing need, alongside challenges around cost of living & home energy costs.								
Potential Impact	Diminished capacity to comply with statutory obligations of Housing (Scotland) Act, “The Promise” and supporting sustainable tenancies, implications for wellbeing (particularly mental health), lack of stability, inclusion & adapted properties, reputational damage & regulatory impacts.								
Note	Similar issues are being experienced across Scotland, Clackmannanshire Council’s caseload has increased by 93% since 2020, despite the existing mitigation of an increased proportion of lets going to homeless applicants (47% in 19/20 up to 68% in quarter 2, 25/26). The service is currently in breach of the Unsuitable Accommodation Order due to utilisation of stock outwith area for extended durations. This is expected to worsen further as a result of increased mortgage interest rates, potential for reposessions and pressure on private landlords which may increase rents and evictions. There are additional obligations on local authorities as part of the newly passed Scottish Government Housing Bill, with detail on timelines expected by end of 25/26 financial year.					This Review	12-Nov-2025	20	
Related Actions	Housing champion for The Promise – this is included within new housing role in HBMT structure				HSG SRM 08a	Existing Controls	Local Housing Strategy		
	Focused & targeted approach to reducing void property turnaround time and associated void rent loss				HSG SRM 08b		Allocations Policy		
	Comprehensive review of use of homeless temporary accommodation (HRA stock, RSL and Private)				PLC 213 307		Strategic Housing Investment		



		Worsening Health Inequalities	Outcome	WELOIP 1.1	Wellbeing - Physical & Mental Health	 Likelihood Impact			
Lead	Chief Executive		Categories	Wellbeing, Community, Strategy		Approach	Treat		
Risk	Failure to improve health & wellbeing, particularly in financial/social determinants of physical & mental health, such as community safety, substance use, and domestic abuse results in exacerbation of pre-existing health inequalities.								
Potential Impact	Widened gap in health outcomes & life expectancy, prevalence of chronic conditions, suicides & isolation, particularly in vulnerable groups, such as females, unpaid carers & older people, impacts on economic opportunities, lowered resilience/increased dependence on services & support.								
Note	Central to the Wellbeing Economy Local Outcomes Improvement Plan, with evidence demonstrating that outcomes on poverty & economic/employment opportunities can be positively influenced by improving physical and mental health & wellbeing. Being taken forward in community planning partner actions around promoting health & wellbeing supports and preventative resources. Equalities & Fairer Scotland Impact Assessments are integral to decision-making, with templates & guidance recently revised. Activities continue around active travel, green spaces, safe spaces for women & girls, nutrition and affordable housing & heating.					This Review	14-Nov-2025	20	
Related Actions	Improve the health and wellbeing of women and girls in Clackmannanshire				WEL 244 102	Existing Controls	Alcohol & Drugs Partnership		
	Improve access to whole systems community based mental health support, resources and services				WEL 244 103		Sport & Active Living Framework		
	Simplify and integrate plans and partnerships in place around the theme of wellbeing.				WEL 244 107		Violence Against Women & Girls Partnership		

		Increasing Levels of Poverty	Outcome	WELOIP 1.3	Wellbeing - Poverty				
Lead	Strategic Director - People		Categories	Community, Wellbeing, Strategy		Approach	Treat		
Risk	A lack of suitable supports around employment & financial advice, and barriers to economic activity results in failure to alleviate the increasing cost of living and deprivation in the area, pushing more people, including children, into poverty.								
Potential Impact	Increasingly poor outcomes for individuals, associated with educational, employment & economic potential, health & wellbeing, and other socio-economic factors, with cycles and behaviours continuing and worsening in future generations								
Note	The Tackling Poverty Partnership has conducted a strategic needs assessment and threat risk analysis to identify key strategic areas of collaboration for 2025/26. The Family Wellbeing Partnership (Fairer Futures Partnership) continues to work to reduce poverty and inequality, remove barriers and pioneer new ways of working through the One Fund, One Plan, One Report approach, including the Clackmannanshire Transformation Space. Leveraging funding has led to improved outcomes for priority families as noted in a recent Horizon report, providing early indications evidencing reduced poverty levels. The Child Wellbeing Partnership provides extensive supports around childcare, breakfast/after school clubs, and tailored whole family support for priority families including young parents. Family Support Collaborative and Family Support Hubs seek to provide the right support at the right time. Outreach options continue to be sought, including via Clacks Works, Street Soccer, One Stop Support Shops & collaboration with the Department for Work & Pensions, Citizens' Advice, fair debt collection, local employers and NHS Forth Valley. Partnership supports include crisis payments, benefits, income maximisation checks, employability and health/family advice.						This Review	22-Sep-2025	16
							Last Change	05-Aug-2025	N
							Target	31-Mar-2026	12
Related Actions	Ensure place based whole family support is available at the point of need				CWP 245 103	Existing Controls	Tackling Poverty Partnership		
	Test and deliver a system of All Age Childcare for identified communities of need; alleviating poverty by reducing the cost of living and increasing household income				CWP 245 401		Safeguarding Through Rapid Intervention (STRIVE)		
	Cost of living and income maximisation opportunities are prioritised				CWP 245 402		Family Wellbeing Partnership		

		Inability to Meet Increased Social Care Demand	Outcome	WELOIP 1.1	Wellbeing - Physical & Mental Health			
Lead	Interim Health & Social Care Chief Officer		Categories	Wellbeing, Workforce, Continuity			Approach	Treat
Risk	Workforce & service capacity is insufficient, and/or not appropriately redesigned, to meet increasing needs and demand in relation to the ageing population & complexity of care.							
Potential Impact	Unmet care needs in older/vulnerable groups, impacting resilience/quality of life/independence and exacerbating inequalities and isolation, increased pressure on staff/budgets/unpaid carers, and potential legal/reputational issues around statutory duty of care & protection.							
Note	Following the decision that the previous risk on Poverty, Inequality & Changing Demographics was too broad, in the last report this was split into 3 areas (see also Poverty & Health Inequalities). Demands on Social Care services remains a significant challenge, and demographic data evidences that this is of greater severity in Clackmannanshire than across the partnership as a whole. This risk is highlighted on the Integration Joint Board register as high/red (HSC 011 – Capacity to Deliver Safe and Effective Integration Functions to Support Whole System Performance and Safety). As responsibility for actions & controls rests with the IJB, and to avoid the partial duplication, this will now be removed from the corporate register for management via the IJB risk register.				This Review		14-Nov-2025	16
					Last Change	05-Aug-2025	N	
					Target	31-Mar-2026	12	
Related Actions	Care Home Assurance Tool & Caseload Review				CRR HSC CHA	Existing Controls	HSC Integration Joint Board	
	Clackmannanshire & Stirling Integration Joint Board Strategic Commissioning Plan 2023-2033				CRR HSC SDP		HSC Strategic Planning Group	

		Continued Contribution to Climate Change	Outcome	WELOIP 3.2	Places - Environmental Sustainability			
Lead	Strategic Director - Place		Categories	Environment, Wellbeing		Approach		Treat
Risk	The Council fails to play its part in addressing the climate emergency, such as by not adapting to climate change, reducing waste and travel, making available resources, using/promoting sustainable practices, materials & technologies or failing to act as an ambassador for national & international good practice as it emerges.							
Potential Impact	Worsening environmental impacts including flooding (see Severe Weather risk), impact on health/social well being, increased fuel poverty, missed efficiency savings/economic opportunities and poorer air quality. Reputational impacts of not supporting national/international policy, and legal implications of not meeting targets or demonstrating progress.							
Note	Internal Strategic Energy Management Group established to assist delivery of the Local Heat & Energy Efficiency Strategy. Strategic environmental assessments of Climate Change & Pollinator strategies complete. Interim carbon reduction targets leading to net zero emissions by 2040 established. Climate Emergency Board (CEB) continues to meet quarterly and Climate Emergency Action Plan (CEAP) continues to be developed and updated. Climate Change & Pollinator strategies scheduled for presentation to Council on 02-Oct-25 and regional partnership with Stirling & Falkirk currently agreeing Terms of Reference for Regional Adaptation Strategy.				This Review	26-Aug-2025	15	
					Last Change	16-Dec-2024	10	
					Target	31-Mar-2026	10	
Related Actions	Climate Change Strategy and Climate Emergency Action Plan			PLC 213 101	Existing Controls	Local Biodiversity Action Plan		
	Develop routemap to compliance with EESSH2 for all Council Housing stock.			PLC 213 104		Regional Energy Masterplan		
	Deliver CRD programme in line with delivery plan/financial profile			PLC 213 111		Sustainable Food Growing Strategy		

		Public Health Emergency	Outcome	WELOIP 1.1	Wellbeing - Physical & Mental Health			
Lead	Chief Executive		Categories	Wellbeing, Continuity		Approach		Tolerate
Risk	Significant numbers of Council staff and customers become ill due to the occurrence of a public health emergency, such as a flu pandemic, with spread potentially exacerbated through failure to vaccinate or follow hygiene protocols.							
Potential Impact	Short- & long-term health implications for public & staff (inc. absence if ill or caring for others). Disruption to support & front-line services, inc. to already vulnerable groups. Consideration required of minimal service provision requirements.							
Note	Expectation of reduction in 2026 upon issue of UK Pandemic Plan and updating of Councils plan				This Review	26-Aug-2025	12	
					Last Change	26-Jul-2024	20	
					Target	31-Jan-2027	8	
Related Actions	Ongoing strengthening of controls (further detail will be provided on actions for 'tolerate' risks in future)			CRR COU TOL	Existing Controls	Business Continuity Plans		
						Pandemic Flu Plan		
						Major Incident Procedures		

		Failure to Comply with UNCRC	Outcome	WELOIP 1.2	Wellbeing - Outcomes for Young People			<div><div>Wellbeing</div><div><div><div><div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></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